

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DONNA JEAN STEMSKI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-20394 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/31/2019 and confirmed on 3/11/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		108,115.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		108,115.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,600.00	
Trustee Fee	5,163.94	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,763.94

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	64,844.27	0.00	64,844.27
	Acct: 6884				
	PENNYMAC LOAN SERVICES LLC	259.23	259.23	0.00	259.23
	Acct: 6884				
	QUANTUM3 GROUP LLC AGNT - COMENI	771.76	771.76	0.00	771.76
	Acct: 8668				
					65,875.26

Priority					
	DAVID A RICE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DONNA JEAN STEMSKI	0.00	0.00	0.00	0.00
	Acct:				
	DAVID A RICE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	3,000.00	3,000.00	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	2,000.00	2,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXX7/22				
	RICE AND ASSOCIATES	1,600.00	1,600.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXX5/23				
	*** NONE ***				

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK	4,326.91	1,566.04	0.00	1,566.04
	Acct: 4001				
	DEPARTMENT STORES NATIONAL BANK	1,749.49	633.19	0.00	633.19
	Acct: 2317				
	BANK OF AMERICA NA**	5,986.63	2,166.74	0.00	2,166.74
	Acct: 3174				
	BANK OF AMERICA NA**	754.93	273.23	0.00	273.23
	Acct: 5716				
	CAPITAL ONE RETAIL SERVICES	0.00	0.00	0.00	0.00
	Acct: 9237				
	CAPITAL ONE**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5192				
	LVNV FUNDING LLC	4,182.25	1,513.68	0.00	1,513.68
	Acct: 4021				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 7480				
	CHASE BANK USA NA(*)	9,940.95	3,597.93	0.00	3,597.93
	Acct: 3871				
	CHASE BANK USA NA(*)	5,585.66	2,021.62	0.00	2,021.62
	Acct: 3766				
	PRA/PORTFOLIO RECOVERY ASSOC	797.01	288.46	0.00	288.46
	Acct: 6806				
	PRA/PORTFOLIO RECOVERY ASSOC	4,437.82	1,606.18	0.00	1,606.18
	Acct: 3469				
	FIRESTONE/CREDIT FIRST NA	1,638.82	593.14	0.00	593.14
	Acct: 2567				
	JEFFERSON CAPITAL SYSTEMS LLC*	3,831.58	1,386.76	0.00	1,386.76
	Acct: 4700				
	CAPITAL ONE NA**	282.12	102.11	0.00	102.11
	Acct: 0814				
	GREENSKY LLC(*)	2,810.13	1,017.07	0.00	1,017.07
	Acct: 6420				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6118				
	PRA/PORTFOLIO RECOVERY ASSOC	3,729.03	1,349.65	0.00	1,349.65
	Acct: 1729				
	PRA/PORTFOLIO RECOVERY ASSOC	9,002.09	3,258.13	0.00	3,258.13
	Acct: 2354				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2228				
	PRA/PORTFOLIO RECOVERY ASSOC	3,286.89	1,189.62	0.00	1,189.62
	Acct: 0670				
	TD BANK USA NA**	15,696.77	5,681.13	0.00	5,681.13
	Acct: 1730				
	DEPARTMENT STORES NATIONAL BANK	3,077.93	1,114.00	0.00	1,114.00
	Acct: 7537				
	WELLS FARGO BANK NA	3,086.57	1,117.12	0.00	1,117.12
	Acct: 7958				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6118				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
					30,475.80

TOTAL PAID TO CREDITORS

96,351.06

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	1,030.99
UNSECURED	84,203.58

Date: 01/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

DONNA JEAN STEMSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20394 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Donna Jean Stemski  
Debtor

Case No. 19-20394-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 29, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:**

Recip ID	Recipient Name and Address
db	+ Donna Jean Stemski, 857 Pleasant Hills Drive, Washington, PA 15301-2948
14986657	+ Amex/Bankruptcy / Macys, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14986670	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:47	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
15013392	Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 00:24:42	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986656	+ Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 00:13:27	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14986658	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 30 2024 00:07:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15002930	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 30 2024 00:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14986659	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 00:12:52	Cap1/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14986660	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 00:24:57	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14986661	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 00:37:19	Capital One / Costco, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15013785	Email/PDF: bncnotices@becket-lee.com	Jan 30 2024 00:13:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15025017	+ Email/Text: RASEBN@raslg.com	Jan 30 2024 00:07:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15031762	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:22	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14986663	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:13:02	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14986664	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 01:01:46	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986665	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 30 2024 00:08:00	Comenitybank/kayjewe, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-2

User: auto

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Date Rcvd: Jan 29, 2024

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15031867	Email/Text: BKPT@cfna.com	Jan 30 2024 00:07:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14986666	+ Email/Text: BKPT@cfna.com	Jan 30 2024 00:07:00	Credit First NA / Firestone, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14986677	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:25:14	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15031172	Email/Text: bnc-quantum@quantum3group.com	Jan 30 2024 00:09:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14986667	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jan 30 2024 00:08:00	EnerBank USA, 1245 Brickyard Rd., Ste. 600, Salt Lake City, UT 84106-2562
14997190	+ Email/Text: bankruptcy@greenskycredit.com	Jan 30 2024 00:07:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15226984	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 30 2024 00:09:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14986662	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 30 2024 00:13:01	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14986668	+ Email/Text: PBNCNotifications@peritusservices.com	Jan 30 2024 00:07:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15006813	Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2024 00:13:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15202036	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:56	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15031592	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14988454	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15031865	+ Email/PDF: ebnotices@pnmac.com	Jan 30 2024 00:24:12	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14986669	+ Email/PDF: ebnotices@pnmac.com	Jan 30 2024 00:13:44	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15027405	Email/Text: bnc-quantum@quantum3group.com	Jan 30 2024 00:09:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14986671	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:12:48	Synchrony Bank/ JC Penney, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986672	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:13:41	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986673	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:25:05	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14986674	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:38:23	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986675	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:13:26	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15032021	+ Email/Text: bncmail@w-legal.com	Jan 30 2024 00:09:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14986676	+ Email/Text: bncmail@w-legal.com	Jan 30 2024 00:08:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
15004681	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 30 2024 00:38:17	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0315-2

User: auto

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Date Rcvd: Jan 29, 2024

Form ID: pdf900

Total Noticed: 42

14986678 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Jan 30 2024 00:38:28

Wells Fargo Jewelry Advantage, Attn:  
Bankruptcy, Po Box 10438, Des Moines, IA  
50306-0438

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES LLC
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Donna Jean Stenski ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Donna Jean Stenski lowdenscott@gmail.com

TOTAL: 5